

**Abstract of Disclosure:**

The change from what is existing to the use provided in this patent is the ability to use a debit/credit/bank card directly, physically, on any personal computer, whether at home or at the office, simply by swiping a device which would read directly the card without the need of the cardholder reading the numbers and typing them in one by one. A pin number or other method of identification may be used as deemed necessary by others. Currently, there is no way to use a debit/credit/bank card directly on personal computers, but only in supermarkets, drug stores, shops and service stations.

This devise would enable Internet shoppers the same simplicity of transaction as other providers of goods and services. It would encourage Internet shopping by making it fun and simpler to do while screening creditable buyers for Internet venders and service providers and eliminate the possibility of errors in reading the cards.

**Oath or Declaration:**

Inventor's Name: Ann Goodman

Citizenship: USA

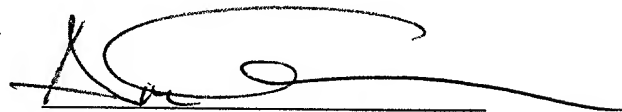
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I Declare that I am the soul inventor of the Utility Patent titled :

**Direct Debit/Credit/Bank Card Reading Through Personal Computers.**

and described herein.



Ann Goodman